

Information to identify the case:

Debtor 1	<u>Edward T. McGrath</u>	Social Security number or ITIN	xxx-xx-6222
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sandra McGrath</u>	Social Security number or ITIN	xxx-xx-2683
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21086-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward T. McGrath

Sandra McGrath

9/21/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward T. McGrath
Sandra McGrath
Debtors

Case No. 17-21086-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Sep 21, 2023

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Edward T. McGrath, Sandra McGrath, 75 Linshaw Ave., Pittsburgh, PA 15205-2048
cr	+ Borough of Ingram, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14646892	+ Borough of Ingram, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14646917	+ Borough of Ingram/Montour School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14385916	+ Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
14385917	+ Edward T. Harvey, Esquire, Hergenroeder Rega Ewing & Kennedy, LLC, 650 Smithfield St. , Suite 1700, Pittsburgh, PA 15222-3913
14385919	+ Harry A. Readshaw, Esquire, Eckert Seamans Cherin & Mellott, LLC, 60 Grant Street, 44th Floor, Pittsburgh, PA 15223-1820
14385922	+ Janet Chada, 40 West Prospect Ave., Pittsburgh, PA 15205-2241
14385923	+ John K. Weinstein, County Treasurer, Room 108 Courthouse, 436 Grant Street, Pittsburgh, PA 15219-2429
14385924	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
14385925	+ Jordan Tax Services, PO Box 200, Bethel Park, PA 15102-0200
14647952	+ Montour School District, C/O Weiss Burkhardt Kramer, LLC., 445 Fort Pitt Blvd., Ste. 503, Pittsburgh, PA 15219-1308
14391139	+ SouthWest Communities FCU, ATTN: Edward T. Harvey, Esquire, 650 Smithfield Street, Suite 1700, Pittsburgh, PA 15222-3913
14385928	+ Southwest Community, 213 Pine Street, Carnegie, PA 15106-2438
14385929	+ Weiss Burkhardt Kramer LLC, 445 Fort Pitt Blvd., Suite 503, Pittsburgh, PA 15219-1308

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 22 2023 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2023 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 22 2023 03:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2023 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 22 2023 03:26:00	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnjts@grblaw.com		

District/off: 0315-2

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		Sep 21 2023 23:32:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 21 2023 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bheil@swcfcu.org	Sep 21 2023 23:33:00	SouthWest Communities Federal Credit Union, former, 213 Pine Street, Carnegie, PA 15106-2438
14922356	+ Email/Text: bankruptcy@acacceptance.com	Sep 21 2023 23:32:00	American Credit Acceptance dba Auto Finance, 961 E. Main St., Spartanburg SC 29302-2149
14385926	+ Email/Text: csc.bankruptcy@amwater.com	Sep 21 2023 23:33:00	American Water, PO Box 578, Alton, IL 62002-0578
14385915	+ EDI: CAPONEAUTO.COM	Sep 22 2023 03:26:00	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
14729471	+ EDI: AISACG.COM	Sep 22 2023 03:26:00	Capital One Auto Finance, c/o AIS Portfolio Servic, P.O. Box 4360, Houston, TX 77210-4360
14416886	+ EDI: AISACG.COM	Sep 22 2023 03:26:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14649342	Email/PDF: bncnotices@becket-lee.com	Sep 21 2023 23:58:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14646918	+ Email/Text: ebnjts@grblaw.com	Sep 21 2023 23:32:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14679668	+ Email/Text: kborkley@bernsteinlaw.com	Sep 21 2023 23:32:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14385918	Email/Text: collectionbankruptcies.bancorp@53.com	Sep 21 2023 23:32:00	Fifth Third Bank, 5050 Kingsley, 1M0C2J, Cincinnati, OH 45263
14385921	EDI: IRS.COM	Sep 22 2023 03:26:00	IRS, Department of Treasury, Cincinnati, OH 45999
14661305	EDI: PRA.COM	Sep 22 2023 03:26:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14388409	+ EDI: RECOVERYCORP.COM	Sep 22 2023 03:26:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14385927	^ MEBN	Sep 21 2023 23:24:27	Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14520192	+ Email/Text: ebnpeoples@grblaw.com	Sep 21 2023 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14520300	+ Email/Text: bheil@swcfcu.org	Sep 21 2023 23:33:00	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14661999	+ Email/Text: rmcbknotices@wm.com	Sep 21 2023 23:32:00	Waste Management of Pennsylvania, Inc, 2625 W Grandview Rd Suite 150, Phoenix, AZ 85023-3109

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company

District/off: 0315-2

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cr		Fifth Third Bank
cr		Fifth Third Bank, an Ohio Banking Corporation
cr		Montour School District c/o Weiss Burkardt Kramer, 445 Fort Pitt Blvd., Suite 503, Pittsburgh
14385920		Industrial Towel & Uniform, Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14520301	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520303	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
14520304	*+	SouthWest Communities FCU, formerly known as UES Community FCU, 213 Pine Street, Carnegie, PA 15106-2438
cr	##+	Montour School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

TOTAL: 5 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2023 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Edward T. McGrath apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Andrew Kevin Pratt	on behalf of Joint Debtor Sandra McGrath apratt@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;akpratt.ecf@outlook.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Plaintiff Sandra McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
David Z. Valencik	on behalf of Plaintiff Edward McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
David Z. Valencik	on behalf of Debtor Edward T. McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
David Z. Valencik	on behalf of Joint Debtor Sandra McGrath dvalencik@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com
Donald R. Calaiaro	on behalf of Joint Debtor Sandra McGrath dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com;eballa@c-vlaw.com
Donald R. Calaiaro	on behalf of Debtor Edward T. McGrath dcalaiaro@c-vlaw.com kmosur@c-vlaw.com;ssimmons@c-vlaw.com;jadam@c-vlaw.com;apratt@c-vlaw.com;mpeduto@c-vlaw.com;mlocke@c-vlaw.com

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om;eballa@c-vlaw.com

Edward T. Harvey

on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union
eharvey@hrslaw.com, dscott@hrslaw.com

James Warmbrodt

on behalf of Defendant Fifth Third Bank N.A. bkgroup@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Ingram jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Jeffrey R. Hunt

on behalf of Creditor Montour School District jhunt@grblaw.com

Laura McCurdy

on behalf of Creditor Montour School District c/o Weiss Burkardt Kramer LLC. csilliman@wbklegal.com,
jburkardt@wbklegal.com

Laurence A. Mester

on behalf of Defendant Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com

Mary F. Kennedy

on behalf of Defendant Fifth Third Bank N.A. mary@javidianlaw.com,
tami@javidianlaw.com;angie.harrigan@javidianlaw.com

Mary F. Kennedy

on behalf of Creditor Fifth Third Bank an Ohio Banking Corporation mary@javidianlaw.com,
tami@javidianlaw.com;angie.harrigan@javidianlaw.com

Michael Kaminski

on behalf of Plaintiff Edward McGrath mkaminski@c-vlaw.com
jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com

Michael Kaminski

on behalf of Plaintiff Sandra McGrath mkaminski@c-vlaw.com
jadam@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecef@chapter13trusteedpa.com

Ryan G Lemke

on behalf of Creditor SouthWest Communities Federal Credit Union formerly known as UES Community Federal Credit Union
rlemke@hrslaw.com, dscott@hrslaw.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 25